

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re: §
§
ROLDAN, MICHAEL A § Case No. 17-36011 JSB
ROLDAN, RENATA B §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00 (Without deducting any secured claims)	Assets Exempt: 463,600.00
Total Distributions to Claimants: 11,932.80	Claims Discharged Without Payment: 113,328.78
Total Expenses of Administration: 2,253.20	

3) Total gross receipts of \$ 14,186.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 14,186.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 398,275.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	2,253.20	2,253.20	2,253.20
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	39,350.00	85,911.58	85,911.58	11,932.80
TOTAL DISBURSEMENTS	\$ 437,625.00	\$ 88,164.78	\$ 88,164.78	\$ 14,186.00

4) This case was originally filed under chapter 7 on 12/04/2017 . The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/26/2018 By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2017 Federal Income Tax Refund	1224-000	13,585.00
2017 State Income Tax Refund	1224-000	601.00
TOTAL GROSS RECEIPTS		\$ 14,186.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012		30,514.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bsi Financial Services 101 N 2nd St Titusville, PA 16354-2115		365,761.00	NA	NA	0.00
	Toyota Financial Services Toyota Financial Services PO Box 8026 Cedar Rapids, IA 52408-8026		2,000.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 398,275.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:GINA B. KROL	2100-000	NA	2,168.60	2,168.60	2,168.60
TRUSTEE EXPENSES:GINA B. KROL	2200-000	NA	12.82	12.82	12.82
ASSOCIATED BANK	2600-000	NA	71.78	71.78	71.78
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 2,253.20	\$ 2,253.20	\$ 2,253.20

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Amex Correspondence PO Box 981540 El Paso, TX 79998- 1540		3,520.00	NA	NA	0.00
	Barclays Bank Delaware 100 S West St Wilmington, DE 19801-5015		1,962.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Card Attn: Correspondence Dept PO Box 15298 Wilmington, DE 19850-5298		15,795.00	NA	NA	0.00
	Chase Card Attn: Correspondence Dept PO Box 15298 Wilmington, DE 19850-5298		7,552.00	NA	NA	0.00
	Citibank Citicorp Cr Srvs/Centralized Bankruptcy PO Box 790040S Louis, MO 63129		2,458.00	NA	NA	0.00
	Discover Financial PO Box 3025 New Albany, OH 43054-3025		4,563.00	NA	NA	0.00
	Midwest Anesthesiologists Ltd		3,500.00	NA	NA	0.00
000004	MCCORMICK 106,LLC	7100-000	NA	75,368.87	75,368.87	10,468.45
000002	AMERICAN EXPRESS NATIONAL BANK	7100-900	NA	3,520.29	3,520.29	488.96
000001	DISCOVER BANK	7100-900	NA	4,563.90	4,563.90	633.91
000003	PYOD, LLC ITS SUCCESSORS AND ASSIGN	7100-900	NA	2,458.52	2,458.52	341.48

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL GENERAL UNSECURED CLAIMS			\$ 39,350.00	\$ 85,911.58	\$ 85,911.58	\$ 11,932.80

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8

Case No: 17-36011 JSB Judge: JANET S. BAER
Case Name: ROLDAN, MICHAEL A
ROLDAN, RENATA B
For Period Ending: 10/26/18 (1st reporting period for this case)

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 12/04/17 (f)
341(a) Meeting Date: 01/16/18
Claims Bar Date: 06/08/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1381 Sweetbay LnWest Chicago IL 60185-5966	285,000.00	0.00		0.00	FA
2. 2013 Toyota Sienna mileage: 93000	11,273.00	0.00		0.00	FA
3. 2011 Toyota Prius mileage: 180000	3,056.00	0.00		0.00	FA
4. CHASE BANK	600.00	0.00		0.00	FA
5. CHASE BANK	200.00	0.00		0.00	FA
6. IRA Schwab	90,000.00	0.00		0.00	FA
7. 401K Advocate Health Care	20,000.00	0.00		0.00	FA
8. Amita Health	20,000.00	0.00		0.00	FA
9. Amita Health	6,500.00	0.00		0.00	FA
10. Universal Life Payable on Death only	4,500.00	0.00		0.00	FA
11. 2017 Federal Income Tax Refund (u)	0.00	13,585.00		13,585.00	FA
12. 2017 State Income Tax Refund (u)	0.00	601.00		601.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$441,129.00	\$14,186.00	\$14,186.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee to prepare TDR
October 19, 2018, 02:07 pm

Initial Projected Date of Final Report (TFR): 12/31/18 Current Projected Date of Final Report (TFR): 12/31/18

/s/ GINA B. KROL

Document Page 9 of 11
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2

Exhibit 8

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ROLDAN, RENATA B

Trustee Name: GINA B. KROL

Date Filed (f) or Converted (c): 12/04/17 (f)

341(a) Meeting Date: 01/16/18

Claims Bar Date: 06/08/18

Date: 10/26/18

GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-36011 -JSB
Case Name: ROLDAN, MICHAEL A
ROLDAN, RENATA B
Taxpayer ID No: *****7378
For Period Ending: 10/26/18

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8150 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
03/22/18	11	Renata Roldan 1381 Sweetbay Lane West Chicago, IL 60185	Federal Tax Refund2017	1224-000	13,585.00		13,585.00
03/22/18	12	Renata Roldan 1382 Sweetbay Lane West Chicago, IL 60185	2017 State Tax Refund	1224-000	601.00		14,186.00
04/06/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	14,176.00
05/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		20.39	14,155.61
06/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		21.05	14,134.56
07/09/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		20.34	14,114.22
09/28/18	030001	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Final Distribution Trustee Fee	2100-000		2,168.60	11,945.62
09/28/18	030002	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Final Distribution Trustee Expenses	2200-000		12.82	11,932.80
09/28/18	030003	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final Distribution	7100-900		633.91	11,298.89
09/28/18	030004	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Final Distribution	7100-900		488.96	10,809.93
09/28/18	030005	PYOD, LLC its successors and assigns as assignee of Citibank, N.A.	Final Distribution	7100-900		341.48	10,468.45

Page Subtotals

14,186.00

3,717.55

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-36011 -JSB
Case Name: ROLDAN, MICHAEL A
ROLDAN, RENATA B
Taxpayer ID No: *****7378
For Period Ending: 10/26/18

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8150 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/28/18	030006	Resurgent Capital Services PO Box 19008 Greenville, SC 29602 McCormick 106,LLC c/o BSI Financial Services PO Box 679002 Dallas, TX 75267	Final Distribution (4-1) Judgment	7100-000		10,468.45	0.00

COLUMN TOTALS	14,186.00	14,186.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	14,186.00	14,186.00	
Less: Payments to Debtors		0.00	
Net	14,186.00	14,186.00	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****8150	14,186.00	14,186.00	0.00
	14,186.00	14,186.00	0.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 10,468.45